

CREDIT PLAN IS TERMED MENACE

But Sales Manager Says
Poor Persons Should Not
Buy Autos.

SCHEME IS DETRIMENTAL

Cash Plan Makes Possible Rapid
Strides in Motorcar Industry,
Argues R. H. Collins.

By R. H. Collins,
General Sales Manager, Buick Motor Company.

There is a serious menace to the whole automobile industry and a grave danger to the automobile dealer in too great a spread of the installment plan feature in buying motor cars. I can see no necessity for such a selling plan in these times of prosperous business, and feel that the introduction and encouragement of the scheme is perhaps due to over-anxiety on the part of certain manufacturers to market their this year's output.

It is my opinion that no greater calamity can ultimately overtake the automobile business, including the manufacturer, the dealer, and the individual buyer than the leading factories to adopt a deferred payment sales plan, and I cannot believe that the leading manufacturers are really giving serious consideration to such a plan.

Plan Fundamentally Wrong.

The installment plan of buying is fundamentally wrong, regardless of the article involved. This is especially true as applied to automobiles. The automobile business was started on a cash basis. It is the only big business that has ever been operated on a cash principle, and in my judgment the cash basis is one of the biggest reasons why the automobile industry has grown so wonderfully fast. Cash sales have made possible the rapid building up of big reserves of capital. Plenty of liquid capital has made possible rapid expansion, improvements in manufacturing methods, and quantity production. Quantity production has made it possible for motor car makers to market a constantly improved product at a constantly lowering price.

The automobile is one of the few things in everyday use which has not advanced rapidly in price in the last few years. And all these favorable conditions connected with the marketing of automobiles can be traced, in large measure, to the fact that automobiles have been sold for cash.

And now all this is threatened by the introduction of the installment plan of buying. The present scramble on the part of these hastily organized "trust companies" and certain manufacturers to force automobiles into the hands of everybody who has a few dollars—regardless of the fact that the time part of the contract is likely to work a severe hardship upon the purchaser and his family—is the worst thing that has happened in my entire business experience. If persisted in I believe many purchasers will impose an obligation upon themselves which they will find hard to meet.

I am well aware that automobiles are now and have been for some years sold on time under certain restricted conditions. In many cases I believe such transactions come within well accepted terms of sound business practice, espe-

cially where a dealer sells an automobile to a worthy customer, and where arrangements can be made to finance the loan at home. In such cases there is no risk for the dealer, and the purchaser's interests are cared for and guarded in a manner that is entirely different than is the case when the paper is sold to and held by an outside "trust company."

Pocketbook Should Rule.

But in this connection I desire to say just as emphatically as I can that if a man cannot afford to own an automobile he ought not to have one—until he can afford it. I mean that absolutely. Just because a man has a few dollars saved it would be unwise, in my opinion, for him to put all his savings as part payment for a car. Because he can make the initial deposit is no assurance that he can, without working a hardship upon himself, and perhaps his family, get enough money together to meet notes for \$300 or \$1,000 more—notes which for anything else but an automobile would look enormous to him.

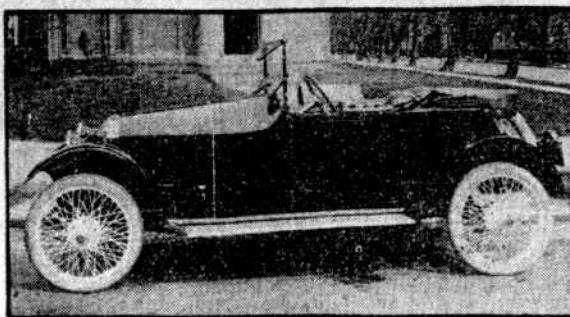
Such sales are a detriment to the manufacturer, the dealer and the purchaser. They are a detriment to the manufacturer because they introduce an artificial element into an industry that is basically sound and healthy. They injure the dealer because they are strong possibilities that cars that will come back to him as second-hand machines, thus forcing him to make other sales in order to get his business. The effect of this kind of business on the dealer is serious, and I do not believe those dealers who have gone into it, or who are thinking about going into it, realize the grave dangers ahead. Dealers should remember that when these outside companies take over these cars, such men carry the dealer's endorsement. This creates a serious situation for the dealer, because it means that the more business of this kind the dealer does, the deeper he is in debt. Moreover, the dealer's home credit may be affected. Having his endorsement on a large amount of outside paper, held by these outside concerns, is certain to lessen his ability to obtain credit at his local banks. And finally, this sort of business is a detriment to the purchaser of a motor car who starts out to pay for his car in this form. It puts a load on his shoulders which he may find himself unable to carry.

Frankly, I believe the practice indulged in by those manufacturers who encourage dealers to sell cars to anybody and everybody, by having "trust companies" carry the paper—with the dealer's endorsement—is a pernicious practice, which is destined to ruin some of the best men in the automobile trade. It is easy for the manufacturer to urge many dealers into this kind of business, but in my opinion it is a policy which should not have the endorsement of well established automobile companies.

Preserving Grant's Banner.

In order that it may be preserved for future generations, a flag which waved above Gen. Grant's headquarters during the latter part of the civil war is being rejuvenated in the same manner as was the original "Mar-spangled banner" a year and a half ago. When Lee surrendered, the flag was presented by Gen. Grant to one of his staff officers. Some years ago it became the property of the State of Massachusetts, and while repository in the state house gradually fell into a bad condition. This caused it to be turned over to an Eastern woman who has gained a reputation as a restorer of old flags. The repairing process is described in the April Popular Mechanics Magazine. It consists in backing the banner with Irish linen of a certain weave. Special stitches employed to make it to the reinforcement give the flag a honeycombed appearance when closely examined. The thread used in doing this work is dyed to match the faded colors of the banner.

A DISTINCTIVE ROADSTER.



The latest member of the local trade, the Scripps-Roth, represented here by the Isotta Fraschini Corporation, for whom C. Royce Hough is local manager.

CADILLAC SALESMEN KNOW CAR THOROUGHLY

Take It Apart, Put It Together and
Learn Fine Points of
Game.

Going to school in overalls, working hard in class, and ending the course with an examination including a drive of the automobile—this is an experience no boy's school days ever included, but it is what happens as a regular thing to the service men's class at the Cadillac plant in Detroit.

A standard Cadillac "eight" is the subject on which the scholars are instructed. The school is made up of service men employed by Cadillac dealers all over the country, and Cadillac owners are the chief beneficiaries of the instruction they receive while in charge of the factory expert.

No more than eight men are taken in a class, the company believing that proper individual instruction cannot be given to a greater number at one time. The course covers a period of two weeks. The first work is to take down the car completely. Body and fenders come off, and the chassis is taken apart to the last bolt and nut. Then begins the work of reassembling, and as this progresses particular attention is given to the various adjustments. Special instruction is given on the electrical system and an insight into Cadillac manufacturing methods is afforded by a trip through every department of the plant.

After the car has been reassembled comes the real test. The class is taken for a ride in the car. At a convenient spot the instructor stops the car and the class is invited to alight and become interested in the surrounding country. While they are so absorbed the instructor installs a defective coil, carburetor or some other part in place of the good part, or devises some way of disabling the car to ascertain the ingenuity of the men. The class is not permitted to proceed until the trouble has been located and remedied, and the car put in first-class running order. This is followed by a rigid written examination, and the class is discharged, to be followed by another. Each man's examination paper is forwarded to the dealer who sends him to the factory.

This school has been a feature of the Cadillac policy since 1910. The attendants come from all parts of the United States and Canada, as well as from foreign countries.

STORAGE ROOM FEATURE OF PIERCE-ARROW CAR

All Compartments Are Arranged in a
Most Convenient
Manner.

"In the Series 4 Pierce-Arrow model, the discriminating observer will note the care with which the comfort and convenience of the user has been considered. The provision of ample storage room is a typical instance," said Fred Fendergrast, manager of the Foxe Hughes Company.

"Automobile builders heretofore have been so busily engaged in working out body lines and improvements in the performance of cars, that storage room for small articles has been given very little consideration. The few attempts that were made to supply these requirements were often useless, as the receptacles were so inconveniently placed as to be seldom used.

"Compartments in the past have been arranged ingeniously, rather than conveniently. "Storage space is a subject that has been given considerable thought with very good results in the Pierce-Arrow Series 4 model. In the four and five-passenger cars, storage space has been utilized where it can be easily reached. "In the back of each front seat there is a recessed compartment, the door of which is almost unnoticeable. This is an extremely convenient location for the natural reach of passengers in the rear seat.

"As the compartments are provided with doors that lock, articles of value may be safely left in them when leaving the car. "The left front door of each touring car also has a compartment with a door on the inside which locks. This compartment is arranged to receive the tools which were formerly kept in the compartment in the dash. The latter is now free to be used for any purpose desired. It is an especially convenient location for the gloves and goggles of the driver."

A Spanish society for promoting national industries has offered a substantial cash prize for any invention, process or improvement in electrical or mechanical engineering, tending to the progress of the country's industries.

BUYERS CHOOSE CARS WITH CARE

Plan of Investigating Aids
Studebaker Sales, Declares
L. J. Ollier.

CONSERVATISM IS RULE

Purchasers Do Not Take Anything for
Granted, but Are in Calmly
Critical Mood.

Now that automobiles have come to be regarded as a staple article, like real estate, furniture, machinery and other things involving a large unit of expenditure, the public quite naturally expects automobile worth to a greater extent than formerly, and chooses cars on the basis of an investment. Instead of relying upon first hand impressions, motor car buyers consider the dollar for dollar value, and choose accordingly.

"This policy of careful buying on the part of the public has had its effect in producing record sales of Studebaker cars," says L. J. Ollier, vice president and director of sales of the Studebaker Corporation. "We have always built our product with an appeal to conservatism, buyers' uprightness in consideration. We appreciate, of course, that there have been and undoubtedly always will be a certain element of buyers who seek oddities either in appearance or in mechanical features. But this element is in a diminishing minority. The great majority of motor car buyers look at their automobile purchase from a conservative standpoint.

Buyers Investigating.

"It was not so many years ago when the public figured automobile value on the basis of price alone. They took for granted that the higher the price the better must be the value. Those were the days before quantity production came into vogue, and with it the introduction of increased efficiency methods in the manufacture and distribution of cars. "This conservatism which is guiding the public in choosing cars has brought the standing of the manufacturer prominently into the foreground. Buyers now investigate the stability of the producer as well as the product before placing an order.

"In the April 3 issue of Motor World, an automobile publication, a whole page was devoted to telling where it is possible to get parts for repair cars, meaning those the builders of which have gone out of the automobile business. Examples such as these have made the stability of the manufacturer of increasing importance. Automobile buyers do business with companies which are in the automobile business to stay."

JUDGE E. P. SEEDS SPEAKS.

Addresses Potomac Literary Club on "Stop, Look, and Listen."

The April meeting of the Potomac Literary Club was held on Tuesday evening at its headquarters in Sixth street northwest, with the president, F. M. Hixley, in the chair. Judge Edward P. Seeds entertained the

members and their friends with remarks entitled "Stop, Look, and Listen." He confined himself to the political, social, and religious phases of the subject.

The musical and literary features of the evening were piano solos by Miss Winifred Michaelson, entitled "Twilight" (Rim), and "The Music Box" (Liedt); cornet duets by Dr. W. E. Diferderfer and Robert Patterson, entitled "Sextet from 'Laird'" (Donizetti), and "Play, Tell me the Wish of Thy Heart" (Alto Hawthorn); Mrs. Patterson accompanying; recitation by Col. E. B. Thompson, "Widow Blake and Harry Gill," soprano solos by Mrs. Olive Joyce, "Once" (Horvay) and "The Bird and the Rose" (Horvay); cornet solo by Dr. Diferderfer, "The Irish Volunteer's Good-Bye," being his own composition. Mrs. Patterson accompanying, and violin solos by Miss Marguerite Harbers, "Boles" (Bohm) and "Souvenir" (Drdla), Miss Grace Adams accompanying.

AUTO GOES 44 MILES ON GALLON OF FUEL

Rise in Gasoline Not Dismaying to
Maxwell Owners Since
Recent Test.

Many automobile owners are watching the rise in the price of gasoline with feelings akin to dismay, but this particular phase in the high cost of living is causing Maxwell owners but little concern, says H. B. Leary, Jr., Maxwell dealer here.

Mr. Leary just received word from the Detroit office of the company that in an economy test conducted April 7, a Maxwell stock touring car hung up another Maxwell record by clipping off forty-four miles to a gallon of gasoline. This test, made under discouraging weather conditions, and other similar tests about the country, are proving a

source of satisfaction to all Maxwell owners.

The day on which the Detroit test was made was cold, the thermometer registering only a few degrees above the freezing mark, when the start was made. At the beginning of the run, there was a strong head wind and the finish was made along several miles of rough gravel road. With these adverse conditions eliminated, the Maxwell undoubtedly would have added several miles to its total.

A stock touring car was used, with standard equipment and loaded with driver and three passengers, the total weight carried, including passengers, car and accessories, being 2,300 pounds. The start was at Birmingham, in Oakland county, and the first part of the journey was made down Woodward avenue into Detroit. The North Grand Boulevard and other streets were followed to Michigan avenue, where the road led straight out to Ypsilanti.

A persistent head wind threatened the success of the test and four miles east of Ypsilanti, the gravel road began. The going was extremely rough, but the entire length of the gravel road was encompassed, the engine stopping just as the front wheels touched the asphalt pavement of Ypsilanti's main street. The last drop of the one gallon of gasoline upon which the test was made, was consumed.

The car in which the test was made has a remarkable history, which gives added value to the test. It has a total mileage to its credit of 25,000 miles, being the first 1916 Maxwell turned out of the factory. It had the honor of establishing the Indianapolis record, beating the train schedule between Detroit and Indianapolis by almost two hours. It made a trip across the continent from Los Angeles to Detroit.

The test was observed by Detroit newspaper men.

Fallors in the British navy now utilize their spare time in making munitions, for which they receive no remuneration.

RAYFIELD CARBURETERS

GUARANTEED TO GIVE ABSOLUTE
SATISFACTION.

YOU CAN PROVE WHAT WE CLAIM AT OUR RISK.

Regardless of make of car or type of carburetor in use, we guarantee the Rayfield Carburetor to give the following results:

Ten to 50 per cent more miles of gasoline; easier starting; lower throttled motor; faster getaway; more speed; greater power on hills.

We sell these Carburetors with the understanding that in case they do not give absolute satisfaction (our absolute judgment) they may be returned any time within 30 days and full purchase price refunded.

IRVIN T. DONOHUE

"RAYFIELD SERVICE STATION."

1318 14th St. Phone N. 2746.

Distributor: Gabriel Norma, Boyce Motorists, J. M. Shock Absorbers.

DON'T BUY A SAXON CAR

—BECAUSE IT IS PAINTED GREEN and the yacht line body appeals to your critical eye.

DON'T BUY A SAXON CAR because it has a Six-cylinder Continental Motor and Timken Rear Construction and Transmission.

DON'T BUY A SAXON CAR because it has won the confidence of the buying public to such an extent that in two years' time it has grown to be one of the largest automobile manufacturers in the country.

DON'T BUY A SAXON CAR because we have the facilities and the largest organization to render service on automobiles and have proven our willingness to give satisfactory service.

DON'T BUY A SAXON CAR because your friends are so pleased with the one they have that they recommend it.

DEPEND ON YOUR OWN JUDGMENT. TEST THE CAR TO YOUR OWN SATISFACTION. DON'T DEPEND ON YOUR NEIGHBOR'S EXPERIENCE. FOR AS A RULE HIS EXPERIENCE is little broader than your own and in many cases although he recommends the car he is doing it to justify his own judgment in his investment. If he had the same thing to do over he would buy some other make of machine.

ADVICE IS CHEAP BUT FACTS ARE HARD TO OBTAIN AND SOMETIMES VERY COSTLY.

ELIMINATE THE CHANCE OF BUYING SOMETHING THAT MAY NOT SUIT YOU AND MAKE A TRIAL PURCHASE.

ANY PERSON BUYING A SAXON AUTOMOBILE DOES SO WITH THE DISTINCT UNDERSTANDING THAT AT ANY TIME WITHIN ONE WEEK FROM DATE OF PURCHASE if the car is not entirely satisfactory for any reason other than personal damage to the machine we will without obligation to the person take the car back at the purchase price.

The price of the Saxon Six is \$830.00 delivered in Washington. We invite comparison of this car with cars selling from one thousand to fifteen hundred dollars.

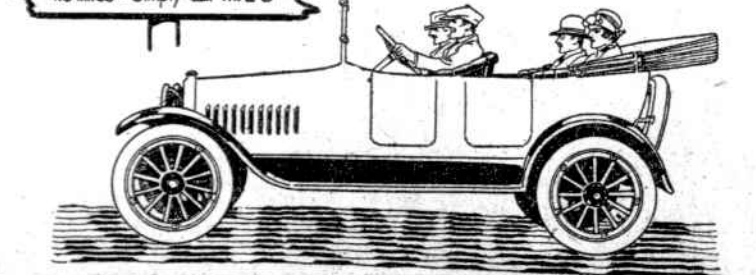
The small Saxon Four-cylinder Roadster is \$410.00 delivered and is in a class by itself and a surprise to any one who comes in personal contact with it.

In justice to yourself call Main 23 and see the Saxon line before you make a final decision.

A NAME WITH A MEANING.

RECORD AUTO CO., 631-35-37-39 Mass. Avenue
Washington, D. C.

SIGN POST
of successful guidance
for RECORD SERVICE
and SAXON CARS
No Miles—Simply Call M. 23



THE AUTO IN WASHINGTON



By "ST" GROGAN.

The automobile has been carried to such a high state of efficiency, and every comfort of the passenger has been achieved with such surety, that predictions of any wide changes in the car of the future are not regarded as well founded. Among the lesser developments expected in a regard to the care and attention a car requires, especially as respects lubrication.

The car of the future will be provided with more accessible means for lubricating such parts as the spring bolts and steering couplings, and the provision for withdrawing oil from the motor and means for furnishing new oil to the motor will be more convenient than in present cars. The parts requiring adjustment and care will be more accessible, located, and, in short, cars will be made so that the owner can care for them more readily.

They will be refined in such minor details as the adjustable location of pedal pads and steering wheel, so as to make the car conveniently adaptable for use of various members of the family, and attention to weight saving, as well as thoroughness of permanent lubrication, will make cars more economical and permanently efficient, so that we may soon expect the car which is the desire of the average owner, the car which requires attention, aside from replenishment of fuel, only once in six months.

The modern pleasure motor car speaks for itself when it is appreciated that a trip from coast to coast and return can be made with practically no adjustments requiring mechanical skill, and over highways which are a disgrace to our country. Having reliability, beauty of outline and equipment which up to a few years ago was considered superfluous in its completeness, it is difficult to imagine wherein our present cars can be much further improved without going to extremes which might be considered extravagant.

The manufacture of tires has improved wonderfully during the last few years so that it is now not uncommon to have tires which carry the car from 6,000 to 7,000 miles, but the engineers of the industry are not satisfied with this. They want greater tire mileage, and want cars which perform better than our present cars, and one way to get more mileage from tires and better performance is by reducing the weight of the cars.

Weight reduction was formerly accomplished principally by the use of aluminum castings, but the high cost of this metal prohibits its use in the reasonably priced car which the American public demands. The ingenious engineers do not bemoan this fact, but design their cars so as to combine various parts in units and thus dispense with the multitude of couplings, rods and levers which were formerly used to connect these various parts.

HERALD AUTO DIRECTORY

CONTAINING THE NAMES AND ADDRESSES OF THE WASHINGTON DEALERS OF WELL-KNOWN PLEASURE AUTOMOBILES, MOTOR TRUCKS, ACCESSORIES AND SUPPLIES.

Herald readers who fail to find in this feature what they desire or who want any further information about the cars or dealers listed below will receive this information by clipping and mailing the coupon below.

GASOLINE CARS.		GASOLINE CARS.		TIRES.	
AUBURN-PATHFINDER— AUBURN AND PATHFINDER SALES CO.— 640 Maryland av. ne. Phone Lincoln 1886.		STEARNS— POTOMAC MOTOR CAR CO., 124 Connecticut av. Phone North 200.		LE ROY LIVINGSTON— Road Run. 147 Fourteenth st. North 136.	
CADILLAC— THE COOK & STODDARD CO., 1130 Connecticut av. Phone N. 160.		VEHLE— FOSS-HUGHES CO., 1341 Connecticut av. Phone North 268.		TIRE CHEW-GOUCHER CO.— "We can please you and we will." Franklin's Vacuum Oils. 303 Fourteenth st. North 686.	
CROW-ELKHART— CROW MOTOR SALES CO.— 419 13th st. sw. Phone Main 119.		TRUMBULL— NATIONAL MOTORISTS ASSN., Bittern st. and Park road. Phone Columbia 842.		JONES-KESSLER RUBBER TIRE CO. "G" TRUCK TIRE—JANAPOLIS TIRE. 82-84 E. M. "Phone M. 361. 322 14th st. Phone N. 439.	
EMPIRE— D. F. FYLE, 1361 Fourteenth st. Phone North 23.		WILSON-GOUCHER TIRE CO.— Tires and Sponges. 136 Fourteenth st. North 274.		ACCESSORIES.	
GRANT SIX— EDELSON BRO. MOTOR CO., W. J. Melan, Manager, 141 14th st. Phone N. 33.		BAKER-RAUCH-LANGE— BARTMAN ELECTRIC GARAGE, 1304 N. New Hampshire av., NW-U. M. M. Phone West 435-436.			
JEFFERY— HURLEY & EARLY, INC., 1230 Connecticut av. Phone N. 364.		DETROIT— EMERSON & ORME, 1407 H. st. Phone Main 199.		ZENITH CARBURETERS—FEDERAL TIRES— FEDERAL AUTO SUPPLY CO., 1300 New Hampshire av. Phone M. 360.	
MAXWELL— H. M. LEAST, JR., 170 Fourth st. N. Phone North 464.		MILBURN— MILBURN SALES CO., 1224 Connecticut av. Phone North 206.		AUTO SERVICE CO.— "Supplies of all kinds." 1901 New Hampshire av. North 611.	
METZ— CARTER SALES CO., 123 Fourth st. N. Phone North 125.		ROEHLER— CROW MOTOR SALES CO., 119 Twelfth st. Phone N. 126.		RAYFIELD CARBURETERS— Service Station, 124 14th st. Irvin T. Donohue. Phone N. 2746.	
PACKARD— THE LUTTRELL CO., 151 New Hampshire av. Phone West 96.		RUPFORD TRUCKS— WASHINGTON RUPFORD CO., Service station near 1312 E. st. sw. Phone M. 776. Night phone M. 33.		NATIONAL ELECTRICAL SUPPLY CO. "Everything for the car owner." 120 New York av. Phone Main 2-24.	
PIERCE-ARROW— FOSS-HUGHES CO., 1341 Connecticut av. Phone North 268.		SILVER STAR TIRE WORKS— 2 in 1. Vulcanizing. Best equipped shop in Washington. Lot of used tires for sale cheap. 127 14th st. N. Phone North 23.		RECORD AUTO CO.— 613 Mass. Ave. Phone Main 2-24.	
PREMIER— PREMIER SALES CO., 131 E. st. sw. Phone Main 363.		DIAMOND TIRES— The new safety rubber. National Electrical Supply Co., 120 New York av. Phone M. 686.		UNION GARAGE— Supplies of all kinds. 41 st. between Sixth and Seventh. Main 806.	
PULLMAN-KING. W. M. BARNHART & CO., 137 Fourteenth st. Phone North 126.		FIRESTONE TIRE AND RUBBER CO. More miles per dollar. 134 Fourteenth st. Main 122.		VULCAN AUTOMOBILE GOODS— 1463 H. st. N. Phone N. 73.	
REO-OAKLAND. SMITH-TREW MOTOR CO., 1327 Fourteenth st. Phone N. 313.		MILLER TIRES— "GEARED TO THE ROAD." THE CIRCLE TIRE CO. (INC.), 114 Fourteenth st. Phone N. 333.		TOPS AND SEAT COVERS.	
SAXON— RECORD AUTO CO., 631-35-37-39 Mass. av. N.W. Phone Main 23.		SWINKHART TIRES— Premiums and solids. Our prices are right. 625 New Jersey av. N.E. Lincoln 75.		ACME AUTO TOP CO.— "Washington's Furthest Auto Top Co." 1401 Irving st. Phone Col. 529.	
STUDEBAKER— THE COMMERCIAL AUTO SUPPLY CO., 139 Fourth st. N. Phone Main 274.		FENDERS AND RADIATORS.		WASHINGTON RADIATOR & FENDER COMPANY— Fenders, Radiators, Lamps, Drip-Pans, Gas Tanks, Etc. 213 Fourteenth st. Phone N. 31.	
STUTZ— TILGHMAN & OWEN, 1329 M. st. Phone North 21.					

INFORMATION COUPON.

H. rald Automobile Directory.

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INFORMATION COUPON.

Herald Automobile Directory.

Please send me the following information:

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Your name.....

Your address.....

Or telephone Main 3300 and ask for Auto Department.